CLAIMS

What is claimed is:

1.   A method for tokenless authorization of an electronic scrip transaction using at least one scrip supporter biometric sample and an electronic identicator, said method comprising the steps of:

    a. a scrip supporter registration step, wherein a scrip supporter registers with an electronic identicator at least one registration biometric sample,

    b. an electronic scrip transaction proposal step comprising an electronic scrip donator account data,

    c. at least one transmittal step, wherein a scrip supporter bid biometric sample is obtained from the scrip supporter's person and is electronically transmitted to the electronic identicator,

    d. a scrip supporter identification step, wherein the electronic identicator compares the bid biometric sample with at least one registration biometric sample for producing either a successful or failed identification of the scrip supporter,

wherein upon successful identification of the scrip supporter, a scrip transaction is biometrically authorized, without the scrip supporter presenting any personalized man-made tokens such as smartcards or magnetic swipe cards.

2.   The method of Claim 1 further comprising at least one local identicator containing a subset of all of the registered scrip supporter biometric samples in the electronic identicator.

3.   The method of claim 1, further comprising an electronic clearinghouse creation step, wherein the clearinghouse contains at least one rule module.

4.   The method of claim 3, wherein a rule module further comprises at least one pattern data that is associated with at least one execution command.

5.   The method of claim 4, wherein pattern data comprises any of the following: a unique scrip supporter identification code, demographic information, an email address, at least one pre-determined formula for scrip donations, secondary biometric, a telephone number, a mailing address, purchasing patterns, a digital certificate, a

network credential, an Internet protocol address, a digital signature, and an encryption key.

6.   The method of claim 4, wherein an execution command comprises instructions for accessing at least one electronic registry that contains any one of the following; at least one scrip donator account and at least one scrip beneficiary account.

7.   The method of claim 6, wherein the electronic registry is located on an computer that is external to the authorization system.

8.   The method of Claim 3 further comprising at least one local clearinghouse containing a subset of all of the rule modules in the scrip transaction system.

9.   The method of Claim 1 further comprising a scrip merchant identification step, wherein the electronic identicator compares a scrip merchant bid identification data with a scrip merchant registered identification data for producing either a successful or failed identification of the scrip merchant;

10.   The method of Claim 9 wherein the scrip merchant identification data comprises any one of the following; a hardware identification code, a telephone number, an email address, a digital certificate code, an account index, an electronic account number, a biometric, or a biometric and personal identification number combination.

11.   The method of Claim 9 wherein the scrip merchant identification step further comprises the electronic identicator communicating with one or more external computers to access scrip merchant identification data.

12.   The method of Claim 1 further comprising at least one scrip beneficiary identification step, wherein the electronic identicator compares a scrip beneficiary bid identification data with a scrip beneficiary registered identification data for producing either a successful or failed identification of the scrip beneficiary.

13.   The method of Claim 12 wherein the scrip beneficiary identification data comprises any one of the following; a hardware identification code, a telephone number, an email address, a digital certificate code, an account index, an electronic

account number, a biometric, or a biometric and personal identification number combination.

14. The method of Claim 12 wherein the scrip beneficiary identification step further comprises the electronic identicator communicating with one or more external computers to access scrip beneficiary identification data.

15. The method of Claim 1 wherein the scrip supporter registration step further comprises registering a scrip supporter personal identification number with the electronic identicator.

16. The method of Claim 1 further comprising a scrip donator account resource determination step, wherein it is determined if a scrip donator account has sufficient resources to be debited for an amount specified in the scrip transaction.

17. The method of Claim 1 further comprising a transaction settlement step, wherein a scrip donator account is debited and a scrip beneficiary account is credited.

18. The method of Claim 17 wherein the transaction settlement step further comprises the electronic identicator communicating with one or more external computers to access an electronic registry comprising any of the following: scrip donator account data and scrip beneficiary account data.

19. The method of claim 1 wherein the electronic scrip transaction proposal step further comprises scrip transaction data, wherein the scrip transaction data comprises any of the following: price information, a list of goods, a list of services, a scrip merchant name, a date or time, a location, and an invoice number.

20. The method of claim 17 wherein a future date on which scrip is to be debited from the scrip donator account and credited to the scrip beneficiary account is included in the transaction settlement step.

21. The method of claim 1 further comprising a scrip supporter re-registration check step, wherein the scrip supporter's registration biometric samples are compared against previously registered biometric samples wherein if a match occurs, the computer system is alerted to the fact that the scrip supporter has attempted to re-register with the electronic identicator.

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22.   The method of Claim 1 wherein the scrip supporter's biometric sample comprises any of the following: a fingerprint, a retinal scan, an iris scan, a voice print, a facial scan.

23.   The method of claim 15 further comprising a biometric theft resolution step, wherein the scrip supporter's personal identification number is changed if the scrip supporter's biometric sample is determined to have been fraudulently duplicated.

24.   The method of Claim 1 wherein the scrip donator account is controlled by any of following: a scrip merchant, a scrip participating manufacturer, and a scrip supporter.

25.   The method of Claim 1 wherein scrip may comprise any unit of the following: gift certificates, stored-value units, electronic or paper coupons having a pre-determined dollar value, minutes of telephone calling time, miles towards earning a free airplane flight, points towards receiving a commodity or service.

26.   The method of claim 1 wherein the scrip donator account comprises any of the following: a stored value account and a financial account.

27.   The method of claim 17 wherein the beneficiary account comprises any of the following: a stored value account and a financial account.

28.   The method of Claim 17 further comprising a notification step, wherein after settlement of the transaction, notification of the results of the transaction settlement step and scrip account activity is presented to any of the following: a scrip supporter; a scrip merchant; a scrip beneficiary.

29.   A tokenless electronic scrip transaction authorization device, said device comprising of:

    a.   at least one electronic scrip supporter registration biometric sample,

    b.   an electronic identicator for comparing a scrip supporter bid biometric sample with the at least one scrip supporter registration biometric sample to produce a successful or failed identification result,

    c.   an electronic scrip donator account data,

    d.   wherein upon successful identification of the scrip supporter, a scrip transaction is biometrically authorized, without the scrip supporter

presenting any personalized man-made tokens such as smartcards or magnetic swipe cards.

30. The device of claim 29 further comprising at least one local identicator containing a subset of the registration biometric samples in the identicator.

31. The device of claim 29 further comprising an electronic clearinghouse that contains at least one rule module.

32. The device of claim 31 wherein the rule module comprises of at least one pattern data that is associated with at least one execution command.

33. The device of claim 32, wherein pattern data comprise any of the following: a unique scrip supporter identification code, demographic information, an email address, at least one pre-determined formula for scrip donations, secondary biometric, a telephone number, a mailing address, purchasing patterns, a digital certificate, a network credential, an Internet protocol address, a digital signature, and an encryption key.

34. The device of claim 32, wherein an execution command comprises instructions for accessing at least one electronic registry that contains any one of the following; at least one scrip donator account and at least one scrip beneficiary account.

35. The device of claim 34, wherein the electronic registry is located on an computer that is external to the authorization device.

36. The device of Claim 31 further comprising at least one local clearinghouse containing a subset of all of the rule modules in the scrip transaction system.

37. The device of Claim 29 further comprising a merchant registered identification data for comparing a merchant bid identification data with merchant registered identification data for producing either a successful or failed identification of the merchant.

38. The device of Claim 37 wherein the merchant identification data comprises any one of the following; a hardware identification code, a telephone number, an email address, a digital certificate code, an account index, an electronic

account number, a biometric, or a biometric and personal identification number combination.

39. The device of Claim 29 further comprising at least one beneficiary identification data for comparing a scrip beneficiary bid identification data with a scrip beneficiary registered identification data for producing either a successful or failed identification of the scrip beneficiary.

40. The device of Claim 39 wherein the beneficiary identification data comprises any one of the following; a hardware identification code, a telephone number, an email address, a digital certificate code, an account index, an electronic account number, a biometric, or a biometric and personal identification number combination.

41. The device of Claim 29 further comprising a supporter personal identification number for identifying the supporter.

42. The device of Claim 29 wherein scrip may comprise any unit of the following: gift certificates, stored-value units, electronic or paper coupons having a pre-determined dollar value, minutes of telephone calling time, miles towards earning a free airplane flight, points towards receiving a commodity or service.

43. The device of claim 29 wherein the scrip donator account comprises any of the following: a stored value account and a financial account.

44. The device of claim 34 wherein the beneficiary account comprises any of the following: a stored value account and a financial account.